



Papercoin WhitePaper

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Introduction

Today, crypto world is having some challenges over transactions, security and being controlled by third party authorities. Basically, when sending any crypto to anyone, sender must handle address of the receiver wallet, receiver must deal with public and private keys of the wallet, as well. These wallet addresses and keys are normally so complex that no one can understand what makes them secure.

These are not the only main problems; another big problem is the transaction. Transactions are in fact based upon crypto itself. For instance, Bitcoins are expensive and slow to transfer. There are some theories present to work out these problems. PapelPay is the first and easiest mobile crypto payment application ever. With the help of our platform,

You will be able to send&receive any crypto currency to&from any contact. You do not have to know any crypto addresses, phone numbers are enough! Crypto transfer has never been this easy! The aim here is to make everyone love Crypto! Although most transactions are done by the banks, We firmly believe that crypto payments will gain importance and will have a stronger hand in the financial world!

Executive Summary PapelPay is the world's first mobile crypto payment platform which enables you to send Crypto Money instantly.

- What makes us different?
- Cheaper and Instant transfers
- QR based payments
- Phone number based transfers
- First mobile crypto transfer platform

We are aiming to create platforms that offer everyone to transfer Crypto Money with the state of the art technologies.

Problems&Solutions

- Hard To Keep Track

Many platforms just keep your crypto money in an application with the public key. It is hard to get payments with this key. First you must ensure this key is related to correct crypto currency and more importantly the address is correct! We solved this problem entirely. In our platform, you just need to use phone numbers. You don't have to worry about the crypto currencies or addresses. Alternatively, you can also transfer payments with QR codes and crypto addresses. However, you don't have to.

- Insecure Platform

Security is one of the major problem that any crypto currency platform. As you may already know from the media, Too many amateur exchanges or coins were simply hacked due to lack of insufficient security precautions. Our team has members to guarantee your coins security with more than 10 years experience of financial systems. We successfully passed all the penetration tests and we still are having these tests regularly.

- Customer Services

We care about you and your experience. There will always be someone on our side who is willing to help you. Customer will directly contact a real person to solve the problems or guide the platforms.

- Language support

Currently, our platform will only serve for English, However we will be adding other languages according to our customers' profile.

PapelPay

PapelPay is a mobile application which you can use to transfer any crypto instantly to a mobile number!

- Transfer And Transaction Engine

Our transfer & transaction engines can provide secure and fast transfers, this is our most powerful side. Your transfers will be done in seconds.

- Listed Coins

BTC, ETH, LTC, NEO, ETC, XRP and PAPEL are supported. Other coins will be added to our platforms according to customers' needs. If you want to see a coin listed on our platforms you can send an e-mail to be listed at www.papelpay.com.

- Platforms

We will provide cross-platform transfers for:

- Native Mobile Apps (iOS and Android)
- Windows App(Soon)
- API(Soon)

- Future Projects

- Private Payments

- Revenue Model

- Transaction Fees -> We won't charge if you pay with PAPEL.
- Withdrawal Fees -> We will charge a small amount of fee.
- Listing Fees -> We will choose the most used coins for listing. Others may have to pay.
- Other Fees -> We will charge for different services, those will be announced in the future.

PapelCoin

We will issue our platforms via a new coin called PAPEL Coin, which is dash based masternode coin. Here are some features of PAPEL:

- Dash Fork
- X11 Algorithm
- Block Reward -> 50 until 7500th block then 250 PAPEL (Yearly Halving)
- Block Time -> 60 seconds
- Maximum Supply -> 262.800.000 PAPEL
- Masternode Reward -> 80%
- Mining Reward -> 20%
- Masternode Collateral -> 10.000 PAPEL

- Allocation

- Premined -> 26.2M

Distributed as following;

- PAPEL Foundation -> 10M
- Airdrop -> 5M
- ICO -> 6.2M
- Founders -> 5M

- ICO

The ICO will be done in BTC, ETH, Dash and LTC.

- ICO Schedule

- First Round of ICO -> 27.05.2018
- Second Round of ICO -> 11.06.2018
- End of ICO -> 08.07.2018

- Papel Value

You can use PAPEL to pay any fees on our platform with discounts. PAPEL transfers will always be free via PapelPay platforms.

- Funds Usage

- 35% of the funds will be used for PapelPay platforms, which contains platform and performance upgrades to the systems
- 35% new team members recruiting, trading and education.
- 20% branding.

Team

We have a solid team, with both traditional traders, IT experts and crypto maniacs. We have a great record of successful/unsuccessful startups.

- Giza

Crypto-security expert. Well versed in the ways of online networks, black box penetration tests, scripting & database systems, may or may not be a self-acclaimed data scientist. Knows many spoken and few coding languages. Able to read graphs and doodle pentagrams. Known for: Speaks a lot, reads a lot, knows a lot, does little (if exceptionally needs be). Decentralized attention, centralized fat.

- Rhodes

Has more than 10 years experience of building application and more than 5 years experience leading innovative software solution development with wide range of different technologies from mobile to blockchain. His team and he, created lots of successfully scalable systems.

- Halicarnassus

Interested in mobile devices and mobile technologies. Worked for various types of companies and on various types of projects. New step to learn and develop for himself is blockchain technology.

- Alexandria

Highly-skilled blockchain developer with more than 5 years' experience in C/C++ and C#.NET development.

- Babylon

Has more than 5 years of software development experience. He has deep knowledge about digital problem solutions for web and mobile platforms. Previously served as consultant for many companies as a software architect. Likes to bring innovative solutions to existing systems.

- Artemis

Has more than 10 years programming experiences in many programming languages and platforms. Has worked in international finance corporations for many years. Also, has been working as a Software Development Manager since 2013.

- Zeus

Has more than 5 years of Software Development and Project Management, always willing to learn innovative solutions. Worked for several banks, currently works as a Software Development Consultant. Likes outdoor sports.

Risks

There are many risk not on crypto but on everything related to Money! We see those risks and know how to overcome by the help of our skills, experiences and leadership.

Security

Platform security is our utmost priority. We have developed, and still are developing our systems with highest standards.